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NOTICE OF ALLOWANCE AND FEE(S) DUE

20322 7590 09/16/2008

SNELL & WILMER L.L.P. (Main)
400 EAST VAN BUREN
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PHOENIX, AZ 85004-2202

EXAMINER

AKINTOLA, OLABODE

ART UNIT

PAPER NUMBER

3691

DATE MAILED: 09/16/2008

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/712,743

11/14/2000

Roberta L. Patnode

49335.0400

9259

TITLE OF INVENTION: SYSTEMS AND METHODS FOR CREATING FINANCIAL ADVICE APPLICATIONS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1440	\$0	\$0	\$1440	12/16/2008

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
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P.O. Box 1450
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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

20322 7590 09/16/2008

SNELL & WILMER L.L.P. (Main)
400 EAST VAN BUREN
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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/712,743 11/14/2000 Roberta L. Patnode 49335.0400 9259

TITLE OF INVENTION: SYSTEMS AND METHODS FOR CREATING FINANCIAL ADVICE APPLICATIONS

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nonprovisional NO \$1440 \$0 \$0 \$1440 12/16/2008

EXAMINER	ART UNIT	CLASS-SUBCLASS
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AKINTOLA, OLABODE 3691 705-03600R

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

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Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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SNELL & WILMER L.L.P. (Main) 400 EAST VAN BUREN ONE ARIZONA CENTER PHOENIX, AZ 85004-2202			AKINTOLA, OLABODE	
			ART UNIT	PAPER NUMBER
			3691	
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Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 636 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 636 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability

Application No.

09/712,743

Examiner

OLABODE AKINTOLA

Applicant(s)

PATNODE ET AL.

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the communication filed on April 22, 2008.
2. ☒ The allowed claim(s) is/are 1,4,6-8,10,11,14-16,18-21,24-29,31,34-40 and 43-46.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- * Certified copies not received: ____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date ____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date ____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date ____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date ____.
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other ____.

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

DETAILED ACTION

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Howard Sobelman on 6/4/08.

1. (Currently amended) A method of creating financial advice applications, comprising:
receiving, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code;
receiving a request including financial data at a financial advice application, wherein said financial advice application is configured to use said financial data to provide financial planning and advice, wherein said financial data is related to financial need, preferred financial strategy and economic class of an entity;
evaluating said request to identify a subset of said plurality of distinct financial advice services based on said financial need, preferred financial strategy and economic class;
identifying said subset based on said ~~at least one of~~ financial need, preferred financial strategy and economic class;

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compiling data requirements unique to said entity based on said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties in accordance with said subset;

compiling a data entry page having fields for collecting information relating to said financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of a ~~said~~ client and a representative of said client via a client computer, to create fields populated with said information relating to said financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

transmitting said financial data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer; scripting requests from said client computer such that a single request creates said financial advice application;

receiving a completed data entry page including field data based on said data requirements and said subset, wherein said field data is entered by said at least one of said client and said representative;

determining when said field data complies with said data entry rules;

formatting said field data into a format that is usable by each of said subset;

transmitting said field data to said subset, wherein said subset processes said field data to provide said financial planning and advice;

receiving said financial planning and advice from each of said subset;

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formatting said financial planning and advice received from each of said subset to a standardized data format;

comparing said financial planning and advice to stored economic group data, and,

determining specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.

11. (Currently amended) A system for creating financial advice applications, comprising:

a client computer having an application program implemented thereon, wherein said application program comprises a module and said module corresponds to a financial advice service; and,

wherein said financial advice application is configured to:

receive, from a plurality of disparate providers, a plurality of distinct financial advice services,

wherein each of said a plurality of distinct financial advice services comprises executable code;

evaluate a request to identify a subset of said plurality of distinct financial advice services based on financial need, preferred financial strategy and economic class of an entity;

identify said subset based on said financial need, preferred financial strategy and economic class;

compile data requirements unique to said entity including format and value properties based on a financial position and a lifetime goal, wherein said lifetime goal is related to at least one of:

education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term;

compile a data entry page having fields for collecting information relating to said at least one of:

financial need, preferred financial strategy and economic class based on said data requirements,

wherein said fields are populated by at least one of said client and a representative of said client

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via a client computer, to create fields populated with said information relating to said financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

use data defined by said current financial position and said lifetime goal to provide financial planning and advice;

convert data transmissions between at least one of said client computer, said subset, and said financial advice application into a standardized data format;

receive data from said subset in order to create a financial advice application, wherein said financial advice application is configured to script requests from said client computer such that a single request creates said financial advice application;

transmit said financial advice application to said client computer, wherein said financial advice application is fully executable at said client computer;

receive a completed data entry page including field data based on said data requirements and said plurality of financial advice services, wherein said field data is entered by said at least one of said client and said representative;

determine when said field data complies with said data entry rules; and, transmit said field data to said, wherein said subset processes said field data to provide said financial planning and advice;

receive said financial planning and advice from each of said subset;

format said financial planning and advice received from each of said subset to a standardized data format;

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compare said financial planning and advice to stored economic group data, and,
determine specific strategies for said financial planning and advice based upon said comparison
of said stored economic group data.

21. (Currently amended) A computer-readable storage medium encoded with processing
instructions stored thereon, wherein said processing instructions are configured to direct a
computer to perform the steps of:

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services,
wherein each of said a plurality of distinct financial advice services comprises executable code;
receiving a request including financial data at a financial advice application, wherein said
financial advice application is configured to use said financial data to provide financial planning
and advice, wherein said financial data is related to financial need, preferred financial strategy
and economic class of an entity;

evaluating said request to identify a subset of said plurality of distinct financial advice
services based on said financial need, preferred financial strategy and economic class;

identifying said subset based on said at least one of: financial need, preferred financial strategy
and economic class;

compiling data requirements unique to said entity based on said financial need, said preferred
financial strategy and said economic class, wherein said data requirements include format and
value properties in accordance with said subset;

compiling a data entry page having fields for collecting information relating to said financial
need, preferred financial strategy and economic class based on said data requirements, wherein

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said fields are populated by at least one of said client and a representative of said client, to create fields populated with said information relating to said at least one of : financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

transmitting said financial data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer; scripting requests from said client computer such that a single request creates said financial advice application;

receiving a completed data entry page including field data based on said data requirements and said subset, wherein said field data is entered by said at least one of said client and said representative via a client computer;

determining when said field data complies with said data entry rules;

formatting said field data into a format that is usable by each of said subset;

transmitting said field data to said subset, wherein said subset processes said field data to provide said financial planning and advice;

receiving said financial planning and advice from each of said subset;

formatting said financial planning and advice received from each of said subset to a standardized data format;

comparing said financial planning and advice to stored economic group data, and

determining specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.

31. (Currently amended) A device for creating financial advice applications, which device comprises:

a central processor;

a storage device in communication with said central processor;

and a memory connected to said central processor, wherein said memory includes an operating system for storing and executing a program which controls operation of said central processor;

wherein said central processor is operative with an advice utility server to:

receive, from a plurality of disparate providers, a plurality of distinct financial advice services,

wherein each of said a plurality of distinct financial advice services comprises executable code;

evaluate a request to identify a subset of said plurality of distinct financial advice services based on financial need, preferred financial strategy and economic class of an entity;

identify said subset based on said financial need, preferred financial strategy and economic class;

compile data requirements unique to said entity including format and value properties based on a financial position and a lifetime goal, wherein said lifetime goal is related to at least one of:

education, wealth accumulation, retirement, estate planning, tax planning, survivorship,

disability, and long-term;

compile a data entry page having fields for collecting information relating to said financial need,

preferred financial strategy and economic class based on said data requirements, wherein said

fields are populated by at least one of said client and a representative of said client via a client

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computer, to create fields populated with said information relating to said financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

use data defined by said current financial position and said lifetime goal to provide financial planning and advice;

convert data transmissions between at least one of said client computer, said subset, and said financial advice application into a standardized data format;

receive data from said subset in order to create a financial advice application, wherein said financial advice application is configured to script requests from said client computer such that a single request creates said financial advice application;

transmit said financial advice application to said client computer, wherein said financial advice application is fully executable at said client computer;

receive a completed data entry page including field data based on said data requirements and said plurality of financial advice services, wherein said field data is entered by said at least one of said client and said representative;

determine when said field data complies with said data entry rules; and, transmit said field data to said subset, wherein said subset processes said field data to provide said financial planning and advice;

receive said financial planning and advice from each of said subset;

format said financial planning and advice received from each of said subset to a standardized data format;

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compare said financial planning and advice to stored economic group data, and, determine specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.

40. (Currently amended) A method of using a financial advice application, comprising: implementing a financial advice application comprising at least one of establishing a connection to a Web server and accessing said financial advice application on a desktop wherein data transmitted between a financial advice application and at least one of a Web server and a desktop is in a standardized data format; receiving, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code; receiving a request including financial data at said financial advice service, wherein said financial data is related current financial position and a lifetime goal of an entity; evaluating said request to identify a subset of said plurality of distinct financial advice services based on said current financial position and a lifetime goal of an entity, wherein said lifetime goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax planning, survivorship, disability, and long-term care from said advice utility server; compiling data requirements unique to said entity based on said current financial position and said lifetime goal, wherein said data requirements include format and value properties in accordance with said subset; compiling a data entry page having fields for collecting information relating to said financial need, preferred financial strategy and economic class based on said data

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requirements, wherein said fields are populated by at least one of said client and a representative of said client via a client computer, to create fields populated with said information relating to said financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

transmitting said financial data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer;

processing instructions configured to direct a computer to perform the step of scripting requests from said application program such that a single request creates said financial advice application;

receiving a completed data entry page including field data based on said data requirements and said subset, wherein said field data is entered by said at least one of said client and said representative;

determining when said field data complies with said data entry rules;

formatting said field data into a format that is usable by each of said subset;

transmitting said field data to said subset, wherein said subset ~~process~~ processes said field data to provide said financial planning and advice;

receiving said financial planning and advice from each of said subset;

formatting said financial planning and advice received from each of said subset to a standardized data format;

comparing said financial planning and advice to stored economic group data, and,

determining specific strategies for said financial planning and advice based upon said comparison of said stored economic group data

46. (Currently amended) A method for providing comprehensive online financial planning advice, the method comprising:

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code;

establishing a connection to a client computer having an application program comprising a module, wherein said module corresponds to a financial advice service;

receiving user-supplied data and a request for a financial advice service, wherein said user-supplied data comprises at least one of economic group data and goals and wherein said

economic group data comprises at least one of membership data, demographics data, and financial data and wherein said financial advice application includes a roadmap service

configured to use financial data to provide financial planning and advice;

evaluating economic group data to identify said plurality of distinct financial advice services,

wherein said economic group data is defined by a current financial position and a lifetime goal of an entity, wherein the lifetime goal is related to at least one of education, wealth accumulation,

retirement, estate planning, tax planning, survivorship, disability, and long-term care;

identifying a subset of said plurality of distinct financial advice services based on

financial need, preferred financial strategy and economic class;

compiling data requirements unique to said entity based on said current financial position and said lifetime goal, wherein said data requirements include format and value properties in

accordance with said subset;

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compiling a data entry page having fields for collecting information relating to said financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of said client and a representative of said client via a client computer, to create fields populated with said information relating to said financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry rules;

transmitting said financial data to said client computer in the form of a financial advice application, wherein said financial advice application is fully executable at said client computer; transmitting and displaying said financial planning and advice results to said user;

processing instructions configured to direct a computer to perform the step of scripting requests such that a single request creates said financial advice application;

receiving a completed data entry page including field data based on said data requirements and said subset, wherein said field data is entered by said at least one of said client and said representative;

determining when said field data complies with said data entry rules;

formatting said field data into a format that is usable by each of said subset;

transmitting said field data to said subset, wherein said subset processes said field data to provide said financial planning and advice;

receiving said financial planning and advice from each of said subset;

formatting said financial planning and advice received from each of said subset to a standardized data format;

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comparing said financial planning and advice to stored economic group data, and, determining specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.

Allowable Subject Matter

Claims 1, 4, 6-8, 10-11, 14-16, 18-21, 24-29, 31, 34-40 and 43-46 are allowed.

Examiner's Statement of Reason for allowance

The following is a statement of reasons for the indication of allowable subject matter:

The most relevant references are the *Doerr et al* reference, *Jones et al* reference and the *Hitchcock* reference.

The *Doerr et al* reference discloses a financial advice system that may be implemented with existing applications by enabling a developer to place trigger points throughout the program code of the existing application. As the program code is executed and a trigger point is reached, the Doerr system obtains information relating to the user. The user information is tested against a number of conditions corresponding to the trigger point. When a condition is met, the Doerr system retrieves an advice template corresponding to the condition and compares template information to display state information to determine whether to display the advice from the template. Doerr discloses that the advice templates contain static information that controls the characteristics of how advice appears to the application user. This information is stored within various template fields and the fields include a variable value, such that the variables may be

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substituted with user specific information before the advice is displayed to the user. The template disclosed by Doerr is for compiling and presenting advice information to the user. Although Doerr generally refers to template fields, the template fields are not provided to the user for data entry purposes, but rather to provide information to the user in the form of advice.

Jones et al reference discloses a financial advice system. Jones system provides investment return models to help an investor select an investment plan that best conforms to his individual financial needs and goals. Return scenarios are created based on assets that are classified into groups and a return model reflects the performance of one or more classes under future scenarios of economic factors. Jones discloses that a user may interact with the system to map each financial product selected from a number of available financial products to one or more asset classes. Jones enables the user to adjust variable values according to their specific retirement goals. The system provides a standard web form with fields and/or dropdown menus. The user interacts with the system, for example, by selecting a retirement age, entering an estimated savings rate, etc. The system then performs a calculation based on the user input to present the user with a retirement scenario. Jones system presents the same form fields regardless of these scenarios, rather than compiling the form fields in relation to a specific scenario.

Hitchcock reference discloses a system for managing the application process for various institutions. Specifically, the Hitchcock system is directed toward providing a context sensitive online application system for walking a prospective student through college entrance application completion. Hitchcock includes a universal forms engine that facilitates the creation and

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processing of customized forms and sharing certain pieces of information between forms to reduce data entry requirements. For example, a college application form may require the prospective student to enter undergraduate information including schools, addresses, Grade Point Average (GPA), etc. A related form pertaining to financial aid may require similar such information, so information can be shared between the two forms eliminating the need for redundant data entry. Hitchcock assembles forms based on variables relating to the prospective student and the selected college. This is similar to other known form based systems that present forms based on information entered in preceding forms. For example, most income tax applications such as, for example TurboTax, are designed to walk a tax payer through a series of steps including forms for entering income and expense related data. Based on information entered in one form (e.g., filing with dependents vs. filing independently), the system is able to select forms that are applicable to the user's situation. However, this is significantly different from what is disclosed by the presently claimed invention, which selects a group of independent software modules based on the specific needs of the user and performs an analysis to determine the data requirements for each selected application. Accordingly, this analysis allows the presently claimed invention to assemble data entry forms that are specific to the selected applications, which subsequently use the data to perform their intended functions. Significantly, the presently claimed invention is an open-ended system that allows any number of very specialized software applications (services) to be developed independently and added to the system as resources.

The *Doerr et al* , *Jones et al* and the *Hitchcock* references individually or in combination fail to disclose a method for creating a financial advice applications comprising the steps of. receiving, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code; compiling data requirements unique to said entity based on said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties in accordance with said subset; compiling a data entry page having fields for collecting information relating to said financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of a client and a representative of said client via a client computer, to create fields populated with said information relating to said financial need, preferred financial strategy and economic class;

Updated searches revealed no references that disclosed the claimed invention, nor were any further references identified which could be reasonable combined with *Doerr et al* , *Jones et al* and the *Hitchcock* references.

For this reason, claims 1, 4, 6-8, 10-11, 14-16, 18-21, 24-29, 31, 34-40 and 43-46 are deemed to be allowable over prior art of record.

Any comments considered necessary by the applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

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fee. Such submissions should be clearly labeled "Comments on Statement of Reason for Allowance".

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691